



# **INFORMATION DISCLOSURE CITATION**

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Attorney Docket No.: **P-44 MG** Serial No.: **09/936,834**  
 Applicant(s): **BREITBACH et al.** Title: **Method for Using Standardized Bank Services**  
 Date Filed: **Sept. 17, 2001** Via the Internet  
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## **U.S. PATENT DOCUMENTS**

Exmnr Initial	Document Number	Date	Name	Class	Sub-class	Filing Date (if appropriate)

## **FOREIGN PATENT DOCUMENTS**

Exmnr's Initial	Document Number	Date	Country	Class	Sub-class	Translation? (Yes/No)
zc	AA PCT/FI96/00597 WO 97/17678 (Publ.)	Nov. 5, 1996 May 15, 1997	PCT			In English
zc	BB PCT/SE98/00691 WO 98/47116 (Publ.)	Apr. 15, 1998 Oct. 22, 1998	PCT			In English
zc	CC PCT/SE97/01945 WO 98/26543 (Publ.)	Nov. 20, 1997 June 18, 1998	PCT			In English

## **OTHER DOCUMENTS (including author, title, date, pertinent pages, etc.)**

zc	AAA	Kersten Heins and Guido Luke, "Chipkarten sichern Transaktionen ubers Internet: Ausgeklugelte Sicherheitsmechanismen schutzen vor Manipulationen." <u>Elektronik</u> , December 1998, pps. 74-79 (in German).
zc	BBB	Whitfield Diffie, Paul C. Van Oorschot, and Michael J. Wiener, "Authentication and Authenticated Key Exchanges." <u>Designs, Codes and Cryptography</u> , 2, pp. 107-25 (1992). The Netherlands: Kluwer Academic Publishers, 1992 (in English).

Examiner:	Date Considered: <b>3/10/06</b>
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